PREVALENCE AND CHARACTERISTICS OF ADULTS IN MULTIPLE LOW- PAID EMPLOYMENT

Report from the Women in Multiple Low Paid Employment (WiMPLE) Project

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Contents

Acknowledgements

Introduction

Multiple employment is a phenomenon that has become more noticeable and subject to debate in recent years in the UK. At one end of the spectrum there are observations about 'overemployed', home-working professionals taking a second job in secret as an insurance policy[1]. Alternatively, there are people with multiple skills or interests pursuing 'portfolio careers', comprising an 'anchor' career plus 'satellite' jobs[2]. While these examples of multiple employment rest upon a high degree of choice, at the other end of the spectrum are those people who take on multiple jobs in order to 'get by' and have enough income to live on. Here, the implication is that such multiple working is less a free option than a force of circumstance, or constrained choice.

Multiple employment is expected to have become more common over the last decade or more due to a number of developments, including: the shake-out in financial services and other forms of secure, white-collar employment following the financial crash; technological advances that have enabled more remote working; the loosening of labour market regulations and the advent of new forms of employment, most notably in the personal services 'gig economy'; slow growing or stagnant real wages since 2008[3]; an increase in the number of jobs paid at or below the national minimum wage, with nearly half (46%) being in retail, hospitality, and cleaning & maintenance occupations[4]; and, lastly, the recent 'cost of living crisis' to which one response, advocated by some politicians, is for people to seek more working hours or an additional job.

It is also strongly suspected that multiple employment is more common among women than men, adding to the pre-existing 'double burden' faced by women of undertaking most of the unpaid work in the home, having caring responsibilities, and therefore having to find paid employment that fits around their other 'duties'. This multiple employment is also understood to most likely be low-paid, since women's employment is concentrated in those sectors paying minimum wages (as noted above). The Women in Multiple Low Paid Employment (WiMPLE) research project was set up to explore the extent and nature of multiple low-paid employment, through a mixture of analysis of available UK-wide labour market and survey data, together with new

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[1] See: https://www.bbc.com/worklife/article/20210927-the-overemployed-workers-juggling-remote-jobs
[2] See: https://www.careershifters.org/expert-advice/what-to-do-when-you-want-to-do-everything-is-a-portfolio-career-right-for-you
[3] See: https://economy2030.resolutionfoundation.org/reports/stagnation-nation/
[4] See: https://commonslibrary.parliament.uk/research-briefings/cbp-7735/

qualitative data collected by the research team directly from women in multiple employment.

In this first report from the quantitative part of the project, we address several questions about paid work, as follows:

-What are the trends over time in Multiple Employment (ME) and Multiple Low Paid Employment (MLPE)?

-How prevalent is MLPE today, and is there a gender difference?

-What sectors and kinds of jobs are those in MLPE involved in, and under what conditions of employment?

-What are the individual characteristics and household circumstances of adults in MLPE?

-How does MLPE relate to childcare responsibilities and the provision of informal care?

-Are those in ME and MLPE less likely to be in debt or material deprivation compared with other working adults?

Methods

We use two national data sources to examine the prevalence of multiple employment (ME) and multiple low-paid employment (MLPE) across the UK. We also used the data to examine the personal characteristics and household circumstances of those in MLPE as well as the nature of their jobs and contractual arrangements.

The **Labour Force Survey (LFS)** is the largest household-level survey in the UK, with around 20,000 households across the UK interviewed each month. We confine the sample to working-aged individuals (aged 18-64) who provided information on their employment status, yielding a sample size of 2,302,285 individuals enumerated between 2010 and 2019. The LFS collects detailed information on employment outcomes (such as hours, wages, contract type) for up to two jobs per individual and so can help us to identify those in multiple employment (ME) and the types of work they do. However, it does not collect earnings data for the self-employed and thus cannot provide an accurate estimate of multiple low paid employment (MLPE).

For the latter, we turn to the **Family Resources Survey (FRS),** which although smaller than the LFS, similarly surveys a representative sample of households across the UK, providing information on around 20,000 individuals per year. We apply the same sample restrictions as for the LFS to obtain a sample with information on 264,653 individuals between 2010 and 2019. The FRS enumerates up to three jobs per individual, including 'odd jobs' or casual jobs. For all jobs, the FRS collects earnings information, thus enabling us to estimate MLPE. Importantly it also captures detailed socio-economic characteristics of respondents, as well as information on household composition and financial circumstances and caring responsibilities.

Measuring Multiple Employment (ME) and Multiple Low Paid Employment (MLPE)

Low pay is usually defined as earning two-thirds of the national median pay, or less. This is the OECD definition and adopted by the UK's Office for National Statistics, although 60% or 70% of median pay is defined as the low-pay threshold by other data users. In studying multiple employment, there is a dilemma between examining hourly pay or weekly pay to identify low pay.

Hourly pay may seem the more natural unit of measurement, but one would have to decide whether a low hourly wage was necessary in all jobs for someone to be classified as low paid. Weekly pay can take account of differences in hourly wage rates between jobs so that an overall assessment of someone's economic circumstances can be made across different employments.
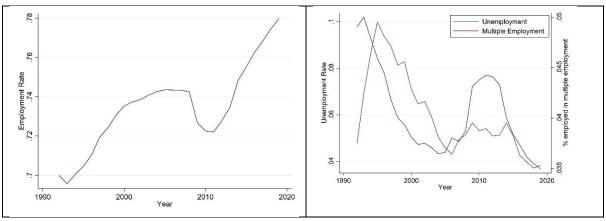
Both surveys, LFS and FRS, ask respondents about their current earnings and payment period for each job, from which gross weekly earnings are calculated. The surveys also ask about the number of hours usually worked per job (including paid and unpaid overtime). From these responses, aggregate weekly and hourly pay across all jobs are calculated.

Although we examine both hourly-pay and weekly-pay measures at first, for later analyses, we use the weekly measure. In using the weekly measure, we note that someone may be in MLPE either because their job(s) have low hourly wage rates and/or because they work fewer hours than others.

> *Multiple Low Paid Employment (MLPE) is defined as: individuals with more than one job (including self-employment) whose total weekly earnings are equal to two-thirds or less of the UK median weekly earnings for the year in question.*

Trends in Multiple Employment (ME) and Multiple Low Paid Employment (MLPE)

Figure 1 shows trends over twenty-five years in employment, unemployment and multiple employment. As the employment rate has risen over time, the rate of multiple employment has fallen. Multiple employment has been higher during periods of higher unemployment, such as during the 1992-93 recession and in the years after the Global Financial Crisis of 2008, indicating that multiple job holding is a route through which workers may seek to compensate for loss of income during a recession **Over the last 10-15 years, between 3 and 5 percent of working adults have been in multiple employment.**
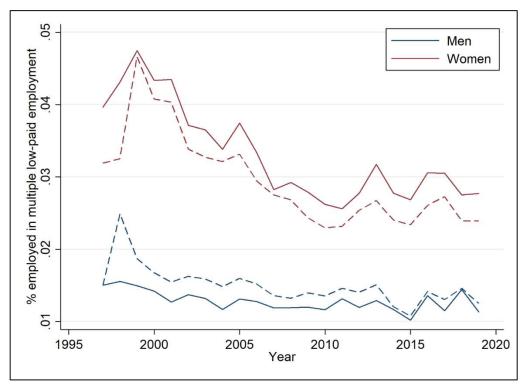
Source: Labour Force Survey, 1992-2019.
Note: the survey questions were slightly different during the 1992-94 period so that the estimate for multiple employment is not equivalent to that during later periods.

Figure 1: Trends in Multiple Employment 1992-2019

Turning to multiple low-paid employment (MLPE) we can see from Figure 2 that the rate of MLPE has consistently been 2-3 percentage points higher for women than for men. The rate has fallen slightly for women over time while remaining static for men. For women, the rate of MLPE is higher on the weekly-pay definition (solid line) than on the hourly-pay definition (dashed line), suggesting that restricted hours for women in multiple employment is a contributor to their low income. ***In 2019, 1.1% of working men were in MLPE compared with 2.8% of women. This equates to approximately 425,000 women being in MLPE in the year before the pandemic***. In total, just over half (53%) of those women in ME were in MLPE and just under a third (31%) of men in ME were in MLPE. In subsequent sections we look at what distinguishes these two groups in terms of personal and household circumstances; jobs, contracts and hours; and finances and debt.

Solid line: weekly-low-pay. Dashed line: hourly low pay.[5]
Source: Family Resources Survey 1997-2019.

Figure 2. Trends in Multiple Low Paid Employment, 1997-2019

Regional Variations

ME and MLPE occur at higher rates in three regions of the UK, and this is the case for both men and women (Table 1); these are also the regions with the highest rates of working adults. In the East, South-East and South-West regions, around 4 percent of working men are in ME, and 1-2 percent are in MLPE. In the same three regions, 6-8 percent of working women are in ME, and 3-5 percent are in MLPE. Whether these regional variations in ME and MLPE reflect the structure of the labour market and/or a response to predominant levels of incomes and house prices in these regions is something requiring furthering investigation. Certainly, the South West and South East regions are among those with higher increases in real incomes over the past two decades[6].

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[5] Weekly low pay is calculated as total weekly earnings across all jobs being equal or less than two-thirds of UK median weekly income. Hourly low pay is calculated as total weekly earnings divided by total hours worked across all jobs being equal or less than two-thirds of UK median hourly income. UK median weekly/hourly income is taken from the Annual Survey of Hours and Earnings, available from 1997.
[6] See: https://economy2030.resolutionfoundation.org/wp-content/uploads/2022/07/Stagnation_nation_interim_report.pdf

Table 1. Regions with the Highest Rates (%) of ME and MLPE

	UK	East	South-East	South-West
Men:				
Working[1]	79.0	83.6	83.1	81.6
ME[2]	3.2	3.9	3.7	4.4
MLPE[2]	1.2	1.4	1.4	2.1
Women:				
Working[1]	69.7	72.6	72.3	74.3
ME[2]	5.2	6.4	6.0	8.0
MLPE[2]	2.8	3.4	3.4	4.9

Source: Family Resources Survey 2010-2019. Notes: 1. Percentage of adults aged 18-64 in work. 2. Percentage of those aged 18-64 in work, who are in ME and MLPE.

MLPE Sectors and Jobs

Women in MLPE have a similar distribution of first jobs across industrial sectors as all women in work (Table 2). However, the distribution of second jobs for those in MLPE is somewhat different, with the proportions working in Hospitality and Arts and Other Services[7] doubling, to 16% and 17% respectively.   Around twice as many women as men work in Public Services, whether they are single- or multiple-employed. Men in MLPE are also more likely than all working men, to work in Hospitality and Arts and Other Services, but also more likely to work in Public Services. For men, there is a big reduction in the proportion of those in MLPE working in Agriculture, Construction and Manufacturing. For both men and women, Professional Services[8] is a less common sector of employment for those in MLPE than for all workers.

Table 2. Sectors of Employment (Col %)

	Working	MLPE	
		1st Job	2nd Job
Women:			
Agriculture, construction and manufacturing	23.8	23.8	18.1
Hospitality and arts	7.8	13.6	15.8
Professional services	13.4	5.4	8.6
Public services	46.7	49.5	40.4
Other services	8.3	9.7	17.1
Men:			
Agriculture, construction and manufacturing	51.9	35.2	23.1
Hospitality and arts	6.5	18.0	27.1
Professional services	17.4	7.6	13.8
Public services	17.2	28.8	21.6
Other services	7.0	10.3	14.4

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[7] Other Services refers to community, social and personal service activities.
[8] Professional Services includes, for example: law, accounting, architecture, engineering, marketing, science. See: https://onsdigital.github.io/dp-classification-tools/standard-industrial-classification/ONS_SIC_hierarchy_view.html

For women in MLPE there is almost a halving in the proportion who work in Managerial, Professional or Administrative jobs, compared with all working women (Table 3). At the same time, the proportion working in Elementary Occupations[9] triples to around a third for women in MLPE compared with all working women. The differences are less stark for men and while the distribution of first jobs for those in MLPE is similar for women and men, the distribution of second jobs is contrasting: nearly half men in MLPE have a second job of a managerial, professional or administrative type (10% more than for women in MLPE), and only a quarter of men have a second job of an elementary type (10% less than for women in MLPE). Thus, women in MLPE are more likely to work in basic jobs, and less likely to work in highly skilled jobs, than men in MLPE.

Table 3. Job Types (Col %)

	Working	MLPE	
		1st Job	2nd Job
Women:			
Managerial, professional and administrative	59.9	33.7	36.6
Skilled: trades, services, machinery	30.2	37.2	28.9
Elementary occupations	10.0	29.2	34.6
Men:			
Managerial, professional and administrative	51.9	36.5	46.7
Skilled: trades, services, machinery	37.6	40.3	28.5
Elementary occupations	10.4	23.3	24.9

Source: Labour Force Survey 2010-2019.

MLPE Conditions of Employment and Hours

Most women and men are employees in their main job, with self-employment being much more common among those in multiple employment. Thus, while one-in-ten working women are self-employed in at least one of their jobs, this rises to over one-in-three women in ME and half of women in MLPE, with the equivalent figures being higher for men. One-in-four women in MLPE are self-employed in their main job; for this group, ME may be a means of supplementing income from their business.

Although zero-hours contracts are more common for those in MLPE, both men and women, such contracts are very much a minority form of engagement in the labour market for both.

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[9] Elementary Occupations refer to jobs mainly involving routine and/or manual tasks, for which educational qualifications or previous experience are usually not required,

Around three-in-ten women in MLPE work from home, and four-in-ten men.

Table 4. Conditions of Employment (Col %)

	Working	ME	MLPE
Women:			
Employed in main job[a]	91.8	85.6	74.7
Self-employed in main job[a]	8.2	14.4	25.3
Employed in all jobs[a]	90.6	64.1	54.1
Self-employed in all jobs[a]	7.7	7.5	14.0
Mixed: employed and self-employed[a]	1.5	28.4	31.8
Zero-hours contract[b] (main job)	1.9	3.3	4.9
Permanent contract (main job)[b1]	94.1	90.0	88.9
Permanent contract (2nd job)[b2]	-	74.0	79.8
Working from home (main job)[b]	12.4	18.0	9.1
Working from home (2nd job)[b]	-	30.7	28.5
Men:			
Employed in main job[a]	84.1	77.8	49.2
Self-employed in main job[a]	15.9	22.2	50.8
Employed in all jobs[a]	83.1	48.1	31.1
Self-employed in all jobs[a]	15.6	14.1	36.3
Mixed: employed and self-employed[a]	1.2	37.8	32.6
Zero-hours contract[b] (main job)	1.3	2.5	6.4
Permanent contract (1st job)[b1]	95.0	91.2	82.9
Permanent contract (2nd job)[b2]	-	69.1	67.9
Working from home (1st job)[b]	17.9	23.7	11.6
Working from home (2nd job)[b]	-	37.7	35.4

Sources: a – Family Resources Survey 2010-2019; b – Labour Force Survey 2010-2019.
Notes: 1. Question put to employees only; 2. Question put to all respondents with a regular additional job.

Women work fewer hours per week in paid employment than men, whether in single or multiple employment (Table 5). Both women and men in MLPE work fewer total hours per week than all working adults, or those in ME. In both cases, however, more women and men in MLPE self-report that they work full-time in their main job as compared to a definition of 35 hours per week as full-time-equivalent. Twenty percent of women in MLPE and forty percent of men in MLPE work full time hours across all jobs, based on this latter definition, representing half as many as those who work full-time hours across all workers.

Working in the evening is more common among women than men. Evening work is more prevalent for women in MLPE than among all working women. In contrast working during the evening is less common for men in MLPE. Working at night-time

is less common for those in MLPE.[10] Nearly a quarter of working women work at the weekend, whether in single or multiple employment. More men than women work at weekends, rising to over two-in-five men in MLPE.

Around a quarter of those in MLPE would prefer to work more hours, while one-in-seven women, and nearly on-in-five men in MLPE would rather work fewer hours. The greater demand for more hours over fewer hours among those in MLPE is a reversal of the situation among all working adults, indicating the potential inadequacy of incomes from multiple employment. Furthermore, those in MLPE are two-to-three times as likely to want to work more hours than all workers, an indication that those in MLPE have restricted hours.

Table 5. Working Patterns and Hours (Col %, except where stated)

	Working	ME	MLPE
Women:			
Works daytime	95.6	94.7	93.3
Works evening	75.1	71.3	77.4
Works night	9.1	8.5	6.0
Works weekends	23.2	23.5	24.4
Mean hours worked per week	30.9 hrs	33.3 hrs	25.9 hrs
Reports full-time working in main job	58.6	36.1	10.9
Works 35+ hours in main job	50.8	28.1	5.7
Works 35+ hours over all jobs	51.7	46.7	20.4
Prefers more hours	10.6	17.4	22.6
Prefers fewer hours	35.4	27.0	15.0
Men:			
Works daytime	95.0	95.1	92.5
Works evening	70.0	63.0	65.2
Works night	14.1	14.7	12.4
Works weekends	27.6	31.0	39.2
Mean hours worked per week	40.3 hrs	44.6 hrs	31.8 hrs
Reports full-time working in main job	89.5	71.3	23.9
Works 35+ hours in main job	86.3	65.2	18.3
Works 35+ hours over all jobs	86.8	79.7	39.5
Prefers more hours	8.5	12.6	24.9
Prefers fewer hours	42.1	35.4	19.5

Sources: Labour Force Survey 2010-2019 – check this.

Characteristics of those in MLPE

In order to establish the characteristics of those in MLPE we have examined data from the FRS over a ten-year period (2010-2019).

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[10] Respondents are asked about their usual pattern of work, and can select more than one of the options: "During the day; During the evening; At night". Thus, the categories are not mutually exclusive, i.e. most of those working in the evening also work during the day.

Family Status and Caring Responsibilities

For both men and women, there are more previously married adults in MLPE than among working adults in general (Table 6). Relationship change is therefore associated with a higher rate of MLPE.

There is a gender difference in the role of dependent children. Fewer men in MLPE have dependent children than among all working men (-8%); the mean number of children per household for men in MLPE is also lower than for all working men. However, the opposite is true for women: a slightly higher percentage of women in MLPE have dependent children than among all working women (+3%); and the mean number of children per household is also higher. For both men and women, those in ME and MLPE were less likely to live in households with children under 5 years of age.

The provision of informal care[11] is also gendered, with women in all categories of employment more likely to provide informal care than men. The highest rate of informal caring is 14.6 percent among women in MLPE. However, the relative increase in the rate of informal caring among those in MLPE compared with all working adults was greater for men than women: a relative increase of 63% for men compared with a relative increase of 39% for women.

Table 6. Family Circumstances of Working Adults (Column %)

	Working[1]	ME	MLPE
Women:			
Cohabiting	69.2	63.9	64.9
Previously married	30.8	36.2	35.1
Dependent children	39.2	37.8	42.1
Children under 5	14.6	8.5	10.2
Mean no. of children	0.64	0.64	0.74
Informal carer	10.5	12.9	14.6
n	*(95,531)*	*(4,783)*	*(2,573*
Men:			
Cohabiting	70.7	70.1	63.7
Previously married	29.3	29.9	36.3
Dependent children	36.2	33.6	28.3
Children under 5	16.0	14.5	11.6
Mean no. of children	0.62	0.58	0.50
Informal carer	6.5	9.7	10.6
n	*(98,351)*	*(3,104)*	*(1,151*

Source: Family Resources Survey 2010 to 2019.

1. All working adults, including those in ME and MLPE.

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[11] Informal care is defined as providing help, outside paid work, to someone else, whether within the same household or to someone living elsewhere because they have long-term physical or mental ill-health issues, a disability or problems relating to old age. Informal care is not prescriptively defined but can include activities such as going shopping for someone, or helping them with paperwork, cooking meals, getting dressed or moving around etc.

Sociodemographic Characteristics

We have already seen that the rate of MLPE is higher for women than men (Figure 2). Indeed, while 47 percent of working adults are women, a much higher percentage of those in ME (59%) and MLPE (67%) are women.

Of all working age women in employment over the past decade, 5.2% were in ME and 2.8% in MLPE. For men, the equivalent figures were 3.3% and 1.2% respectively. For women, the peak age group for multiple employment is 46-55 years, reflecting the age distribution of all working women (Table 7): 6.0% of women in this age group are in ME and 3.1% in MLPE. The lowest prevalence of ME and MLPE for women is found in the 26-35 age group. For men it is notable that a fifth of those in MLPE are aged 56-64, with the lowest rates of ME and MLPE also being in the 26-35 age group.

Those with a degree level of education are over-represented in multiple employment, especially among men. While 47% of working men have a degree, this is true for 60% of men in ME and 53% of men in MLPE. For women the pattern is a little different: 53% of working women have a degree, but this rises to 58% for women in ME, then drops to 49% for women in MLPE. As for all those in multiple employment, particularly those who are degree educated, some multiple employment may be due to choice rather than being a response to income needs.

There were few differences in the prevalence of ME or MLPE by ethnicity. However, those of Asian background, both men and women, were less likely to be in ME or MLPE compared with their presence in the working adult population.

Multiple employment was patterned more strongly by housing tenure among men than women, with the proportion of men in ME and MLPE living in social renting being lower than among all working men, by 3-4%, while the proportion in private renting was higher by the same amount.

Those in multiple employment (ME and MLPE) were more likely to report a long-standing illness than all working adults, with the differences being greater for men (4% and 9% respectively) than women (3% and 4%, respectively). The differences in reporting not-good health were very small between the employment groups.

Table 7. Sociodemographic Characteristics of Working Adults (Col %)

	Working	ME	MLPE
Women:			
18-25	14.0	14.2	17.0
26-35	23.4	18.5	16.2
36-45	24.1	24.4	24.8
46-55	25.4	29.3	28.2
56-64	13.0	13.6	13.9
Asian	5.4	3.7	3.5
Black	2.8	2.4	1.9
Mixed	1.3	1.4	1.0
Other	1.2	0.9	0.7
White	89.2	91.5	92.9
Social renter	10.6	9.2	11.0
Private renter	19.9	19.3	19.2
Owner occupier	69.5	71.5	69.9
Degree	53.0	57.9	49.2
Not good health	17.8	17.9	18.9
Long-standing illness	22.5	25.8	26.6
Men:			
18-25	13.3	13.7	18.4
26-35	24.4	24.5	18.4
36-45	24.2	22.3	19.3
46-55	23.9	23.3	20.1
56-64	14.2	16.2	21.5
Asian	7.0	5.4	5.0
Black	2.4	2.7	1.7
Mixed	1.1	1.1	0.9
Other	1.5	1.2	1.4
White	88.0	89.7	91.0
Social renter	9.4	6.0	6.5
Private renter	21.8	25.3	25.9
Owner occupier	68.7	68.6	67.7
Degree	46.8	59.7	53.2
Not good health	16.6	16.3	18.7
Long-standing illness	19.8	23.9	28.5

Source: Family Resources Survey 2010-2019.

Predictors of ME and MLPE

In the light of the above findings, we conducted further analysis to examine the relative importance of personal characteristics, household circumstances and regional location as influences upon multiple employment.

Appendix 1 contains logistic regressions for predicting the likelihood of someone being in work (versus not), ME (versus single employment) or MLPE (versus any other kind of work).

Although women are forty percent less likely than men to be in work, they are 1.5 times more likely to be in ME, and twice as likely to be in MLPE.

Adults are also:

- Nearly twice as likely to be in MLPE if they are in receipt of working-age benefits or live in the Southwest region.
- Forty to sixty percent more likely to be in MLPE if they are aged 18-25 or 56-64, an informal carer, experiencing material deprivation, or live in the East or South-East regions.
- Up to twenty percent more likely to be in MLPE if they have a degree or have a long-standing illness.

The likelihood of being in MLPE is lower where adults are:

- Of Asian or Black ethnicity.
- Living in social rented housing.
- Single.

Separate analysis revealed that the effects of childcare were only present for women. A woman is thirty-five percent more likely to be in MLPE if she has dependent children, but forty percent less likely to be in MLPE if any of those children are under 5 years of age. The ways in which child transitions from pre-School to School-ages (primary and secondary) impact upon women's employment activity is something we can explore further in the next stage of the research, involving analysis of longitudinal household survey data (Understanding Society).

Multiple Employment and Material Deprivation

In order to consider whether multiple employment is a means of raising living standards or protecting against poverty, we examined material deprivation among working adults.   We adopted the same approach as the DWP in assessing whether working adults lacked items commonly available to the UK population because they could not afford them. A list of nine items are included in this assessment, with the proportion of respondents saying that they could not afford the item (as opposed to being not needed or wanted or not applicable) shown in Table 8. The responses to the nine items are also combined into a scale from 0 to 100, with a score of 25 or more

indicating that the adult in question is 'materially deprived' overall:[12] Table 10 also shows the proportion of working adults who meet this threshold definition of material deprivation.

Table 8 shows that multiple employment rarely increases someone's ability to afford a necessity, though it does this slightly more so for men than women. Those in MLPE, both men and women, are less able than all working adults, by around 5% or more, to afford a holiday or to make regular, modest savings. Women in MLPE are also notably less able than all working women to afford to keep their home in a decent state of decoration, to replace worn out furniture, or to spend some money on themselves each week.

The number of working women who are materially deprived is higher for those in ME (by 2%) and in MLPE (by 5%), while the number of working men who are materially deprived is higher for those in MLPE (by 3%). A quarter of women in MLPE are materially deprived, and a third cannot afford to save £10 a month or have a holiday for a week away from home. Thus, multiple employment has not assisted in reducing the prevalence of material deprivation among women or men.

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[12] More details of the material deprivation measure are given in this DWP report: https://www.gov.uk/government/statistics/combined-working-age-absolute-low-income-and-material-deprivation-estimates-fye-2011-to-fye-2021/quality-and-methodology-information-report

Table 8. Material Deprivation for Working Adults

		Working[1]	ME	MLPE
Women:				
Materially deprived (score 25+)		18.9	21.1	24.3
Cannot afford:				
Keep home in decent state of decoration		10.1	12.3	14.4
Have a holiday		28.2	30.4	34.2
Home contents insurance		9.0	8.4	10.0
Regular savings of £10 a month or more		24.5	25.8	30.7
Replace worn out furniture		17.9	19.7	22.0
Replace or repair major electrical goods		11.7	11.3	12.8
Money to spend on self each week		16.9	18.9	22.2
Keep home warm enough in winter		5.6	7.6	9.3
Keep up to date with bills and debts		4.9	5.1	5.9
	n	*(95,373)*	*(4,776)*	*(2,567)*
Men:				
Materially deprived (score 25+)		15.8	16.1	18.8
Cannot afford:				
Keep home in decent state of decoration		8.5	9.0	10.6
Have a holiday		26.6	25.5	29.9
Home contents insurance		8.0	7.3	8.4
Regular savings of £10 a month or more		21.9	23.0	29.4
Replace worn out furniture		14.8	14.7	16.4
Replace or repair major electrical goods		9.5	7.7	9.6
Money to spend on self each week		13.8	12.6	14.5
Keep home warm enough in winter		4.7	5.7	7.6
Keep up to date with bills and debts		4.6	4.3	5.3
	n	*(98,193)*	*(3,101)*	*(1,150)*

Source: Family Resources Survey, 2010-2019

1. All working adults, including those in ME and MLPE.

We can also examine the experience of benefits and debt by those in multiple employment. Table 9 shows that the experience of debt is very similar between men and women, rising very slightly among those in ME, compared with all working adults, and rising again among those in MLPE. Just over one-in-ten women and men in MLPE have been in debt in the past twelve months, increasing to a third or more of those in MLPE and experiencing multiple deprivation. Multiple employment does not serve to reduce the incidence of debt among workers. Moreover, those in MLPE are more likely to be in receipt of working-age benefits and more likely to currently be in debt than all working adults, suggesting that in-work benefits may not be protective against debt, even for those working multiple jobs.

Table 9. Employment, Debt and Benefits

	Working	ME	MLPE
Women:			
All Women:			
Currently in debt	5.7	5.9	7.1
In debt in last 12 months	7.7	8.6	10.6
In arrears on utility bills	3.5	3.6	4.4
In receipt of working-age benefits[13]	13.5	13.0	18.1
Women in Material Deprivation:			
Currently in debt	22.9	22.1	24.5
In debt in last 12 months	28.7	29.3	33.2
In arrears on utility bills	14.2	14.0	15.3
In receipt of working-age benefits	38.1	30.5	38.8
Men:			
All Men:			
Currently in debt	4.9	5.6	7.8
In debt in last 12 months	6.9	8.6	11.4
In arrears on utility bills	3.0	3.4	5.0
In receipt of working-age benefits	5.3	4.7	8.1
Men in Material Deprivation:			
Currently in debt	21.6	23.0	28.1
In debt in last 12 months	27.3	32.3	38.9
In arrears on utility bills	13.6	12.6	16.4
In receipt of working-age benefits	18.2	14.0	19.9

Source: Family Resources Survey, 2010-2019.

Predictors of Material Deprivation

We carried out regression analyses to identify the predictors of Material Deprivation (MD). In Appendix 2, column 3 shows the effects of various factors upon the likelihood of being in MD (odds ratios) and column 1 shows the effects on the material deprivation score (0-100).

Housing tenure has the strongest associations with MD. Living in social rented housing is associated with being five times more likely to be in MD, with an MD score 19 points higher, while living in private renting triples the likelihood of being in MD with a 10-point increase in the MD score.

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[13] Working-age benefits includes any of the following: universal credit; housing benefit; working tax credit; child tax credit; income support; jobseeker's allowance; employment and support allowance; carer's allowance and their precursors.

Family circumstances have the next strongest associations with MD. Adults are 2-3 times more likely to be in MD if they have been previously married or currently have dependent children, with an increased MD score of 7 and 8 points, respectively.

Having a long-standing illness or being Black is associated with an approximate doubling of the likelihood of being in MD, and an increased MD score of 5 and 8 points, respectively.

The likelihood of being in MD is higher in most regions of the UK apart from London, the East and South-East, being 50% more likely for those in Wales and the Northeast.

Factors associated with a lower likelihood of being in MD and a reduction in the MD score are being aged 18-25, having a degree, and being in work, all of which reduce the likelihood of MD by at least half and are associated with a lower MD score by 5-8 points.

Being in MLPE has a positive association with MD, increasing the odds of being in MD by forty-five percent and being associated with a higher MD score by three points.

The effect of gender on MD is negligible once all other factors are taken into account.

Conclusion

The rate of multiple employment has fallen over the past twenty years, as the overall employment rate in the UK has risen. Today, as has been the case across the past two decades, more women are in ME and MLPE than men: the rate of MLPE for women being 2.5 times that for men at 2.8% of working women versus 1.1% of working men in 2019.

Women in MLPE are far more likely than men to work in public services, either in their first or second job, and to be in routine or manual occupations. Women are also more likely to be employed in their multiple jobs, rather than being self-employed, as most men in multiple jobs are; nonetheless, a large proportion of women in MLPE (45%) are engaged to some extent in self-employment. Very few women or men in MLPE are on zero-hours contracts. Compared with all working women, those in MLPE work fewer hours on average, but are twice as likely to prefer to work more hours than they do at present.

More women (two-in-five) in MLPE than men have dependent children, and one-in-seven are informal carers. Thus, caring responsibilities are more common among women in MLPE than among men. Compared with all working women, those in MLPE have more children on average, though they are less likely to have children aged under five years. Around half women in MLPE have a degree, similar to the rate for men. Thus, MLPE is not mainly the preserve of those with lower levels of educational qualifications.

Multiple employment (and within that MLPE) does not serve to reduce the incidence of debt or material deprivation for women or men. Around a quarter of women in MLPE are materially deprived, five points higher than among both all working women and among men in MLPE. A third of women in MLPE cannot afford to take a holiday, 30 percent cannot afford to save £10 a month, and a fifth cannot afford to spend any money on themselves each week.

Appendix 1. Logistic Regressions for Predictors of ME and MLPE

VARIABLES	Working	ME	MLPE
Female	0.581***	1.487***	2.093***
	(0.01)	(0.04)	(0.08)
Age reference category: 36-45			
Age 18-25	0.297***	1.022	1.608***
	(0.01)	(0.05)	(0.11)
Age 26-35	0.934***	0.937*	0.886**
	(0.02)	(0.04)	(0.05)
Age 46-55	0.883***	1.095***	1.083
	(0.02)	(0.04)	(0.06)
Age 56-64	0.247***	1.109**	1.389***
	(0.00)	(0.05)	(0.09)
Ethnicity reference category: White			
Asian	0.449***	0.764***	0.719***
	(0.01)	(0.05)	(0.07)
Black	0.842***	0.990	0.773*
	(0.03)	(0.09)	(0.11)
Mixed	0.784***	1.059	0.764
	(0.04)	(0.12)	(0.15)
Other	0.452***	0.818	0.846
	(0.02)	(0.11)	(0.16)
Born in UK	1.114***	1.041	1.048
	(0.02)	(0.04)	(0.06)
Has Degree	1.449***	1.530***	1.149***
	(0.02)	(0.04)	(0.04)
Housing tenure reference category: Owner-occupier			
Social rented	0.471***	0.762***	0.776***
	(0.01)	(0.04)	(0.05)
Private rented	0.731***	1.029	0.986
	(0.01)	(0.04)	(0.05)
Marital status reference category: Married			
Single	1.510***	1.032	0.926
	(0.03)	(0.04)	(0.05)
Previously married	0.982	1.243***	1.098**
	(0.01)	(0.04)	(0.05)
Has young (U5) dependent child(ren)	0.583***	0.711***	0.666***
	(0.01)	(0.03)	(0.04)
Has dependent child(ren)	1.671***	1.094***	1.177***
	(0.03)	(0.04)	(0.06)
Informal carer	0.778***	1.308***	1.353***
	(0.01)	(0.05)	(0.07)
Has long-standing illness	0.438***	1.161***	1.195***
	(0.01)	(0.03)	(0.05)
In receipt of working-age benefits	0.243***	1.054	1.661***
	(0.00)	(0.06)	(0.11)
In material deprivation	0.560***	1.247***	1.394***
	(0.01)	(0.04)	(0.07)
Region reference category: London			
North East	0.885***	0.946	1.028
	(0.03)	(0.08)	(0.12)
North West	1.011	1.141**	1.020
	(0.03)	(0.07)	(0.09)
Yorks and the Humber	1.058**	1.228***	1.190*
	(0.03)	(0.08)	(0.11)

East Midlands	1.148***	1.252***	1.166
	(0.03)	(0.08)	(0.11)
West Midlands	0.999	0.977	0.863
	(0.03)	(0.07)	(0.09)
East of England	1.206***	1.623***	1.500***
	(0.03)	(0.10)	(0.13)
South East	1.105***	1.431***	1.388***
	(0.03)	(0.08)	(0.12)
South West	1.212***	1.733***	1.897***
	(0.04)	(0.11)	(0.17)
Wales	0.934**	0.969	0.951
	(0.03)	(0.08)	(0.11)
Scotland	1.011	1.257***	1.078
	(0.02)	(0.07)	(0.09)
Northern Ireland	0.809***	0.876**	0.701***
	(0.02)	(0.06)	(0.07)
Constant	7.825***	0.018***	0.008***
	(0.28)	(0.00)	(0.00)
Observations	228,417	167,041	167,158
Pseudo R^2	0.220	0.0226	0.0367

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Appendix 2. Regression Analyses for Predictors of Material Deprivation

VARIABLES	OLS MD score	OLS MD binary	Logistic MD binary
Female	0.360***	0.010***	1.043***
	(0.08)	(0.00)	(0.01)
Age reference category: 36-45			
Age 18-25	-7.528***	-0.127***	0.418***
	(0.17)	(0.00)	(0.01)
Age 26-35	-1.236***	-0.019***	0.841***
	(0.13)	(0.00)	(0.01)
Age 46-55	0.996***	0.019***	1.138***
	(0.13)	(0.00)	(0.02)
Age 56-64	-3.306***	-0.040***	0.690***
	(0.14)	(0.00)	(0.02)
Ethnicity reference category: White			
Asian	3.834***	0.064***	1.599***
	(0.20)	(0.00)	(0.04)
Black	8.154***	0.122***	2.092***
	(0.35)	(0.01)	(0.07)
Mixed	3.094***	0.042***	1.352***
	(0.44)	(0.01)	(0.07)
Other	3.591***	0.060***	1.471***
	(0.40)	(0.01)	(0.07)
Born in UK	0.086	0.002	0.971
	(0.14)	(0.00)	(0.02)
Has Degree	-5.013***	-0.087***	0.514***
	(0.08)	(0.00)	(0.01)
Housing tenure reference category: Owner-occupier			
Social rented	19.271***	0.318***	5.486***
	(0.16)	(0.00)	(0.09)
Private rented	9.939***	0.169***	3.092***
	(0.12)	(0.00)	(0.05)
Marital status reference category: Married			
Single	4.636***	0.079***	1.727***
	(0.13)	(0.00)	(0.03)
Previously married	7.126***	0.114***	2.197***
	(0.11)	(0.00)	(0.03)
Has youg (U5) dependent child(ren)	2.210***	0.041***	1.289***
	(0.15)	(0.00)	(0.02)
Has dependent child(ren)	8.125***	0.149***	2.913***
	(0.12)	(0.00)	(0.05)
Informal carer	2.246***	0.041***	1.337***
	(0.15)	(0.00)	(0.03)
Has long-standing illness	5.550***	0.087***	1.854***
	(0.10)	(0.00)	(0.02)
Employment reference category: Not working			
Working	-7.637***	-0.117***	0.490***
	(0.11)	(0.00)	(0.01)
In multiple employment	0.209	0.007	1.069**
	(0.27)	(0.01)	(0.05)
In multiple low-paid employment	3.296***	0.050***	1.445***
	(0.42)	(0.01)	(0.10)
Region reference category: London			
North East	3.116***	0.053***	1.449***

	(0.26)	(0.00)	(0.05)
North West	2.384***	0.041***	1.332***
	(0.19)	(0.00)	(0.03)
Yorks and the Humber	2.298***	0.041***	1.335***
	(0.21)	(0.00)	(0.04)
East Midlands	0.784***	0.013***	1.069**
	(0.21)	(0.00)	(0.03)
West Midlands	0.797***	0.021***	1.146***
	(0.20)	(0.00)	(0.03)
East of England	-0.283	-0.005	0.938**
	(0.19)	(0.00)	(0.03)
South East	0.089	0.001	0.990
	(0.17)	(0.00)	(0.03)
South West	1.863***	0.034***	1.275***
	(0.20)	(0.00)	(0.04)
Wales	3.325***	0.053***	1.451***
	(0.25)	(0.00)	(0.05)
Scotland	0.309*	0.002	0.992
	(0.17)	(0.00)	(0.02)
Northern Ireland	1.555***	0.023***	1.151***
	(0.19)	(0.00)	(0.03)
Constant	9.811***	0.137***	0.125***
	(0.28)	(0.01)	(0.00)
Observations	228,461	228,461	228,461
(Pseudo) R-squared	0.314	0.251	0.236

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1